

EXHIBIT F

Message

From: O'Neill, James [joneill@mtb.com]
Sent: 10/9/2019 8:15:00 AM
To: Salman, Arthur [asalman@mtb.com]
CC: Frank, Meghan [mmfrank@mtb.com]
BCC: O'Neill, James [joneill@mtb.com]; Jeff O'Neill [joneill@mtb.com]
Subject: FW: Reverse Mortgage Data Breach Incident

Arthur,

This relates to the Saraceni matter. Meghan will be requesting data destruction certificates from five former employees, but with no impact to severance. Unless you have any concerns, I will have Meghan proceed.

Thanks.

Jim

From: Frank, Meghan
Sent: Tuesday, October 8, 2019 5:15 PM
To: O'Neill, James <joneill@mtb.com>
Subject: Reverse Mortgage Data Breach Incident

Hi Jim,

I am progressing to the data destruction certificate portion of data breach involving the Reverse Mortgage team. I will need to contact the five former employees and ask them to execute a data destruction certificate. We have previously reviewed and confirmed that we are not intending to impact their severance benefits, but I wanted to check given the Saraceni matter, to ensure I proceed appropriately.

Please let me know if you have any reservations or concerns about me contacting these former employees at this time.

Thank you,
Meghan Frank, PHR; SHRM-CP
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Human Resources | Senior Employee Relations Specialist
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